

BANK OF SOUTHERN CANADA

	CPP Disbursement Date 04/10/2009	Cert 57044	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$188	\$189	0.6%		
Loans	\$147	\$151	2.9%		
Construction & development	\$6	\$8	48.5%		
Closed-end 1-4 family residential	\$19	\$38	105.4%		
Home equity	\$3	\$3	-3.6%		
Credit card	\$0	\$0			
Other consumer	\$0	\$0	350.0%		
Commercial & Industrial	\$28	\$26	-5.3%		
Commercial real estate	\$78	\$61	-21.5%		
Unused commitments	\$29	\$27	-6.6%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$6	\$3	-38.8%		
Asset-backed securities	\$4	\$2	-56.7%		
Other securities	\$4	\$3	-17.7%		
Cash & balances due	\$25	\$23	-7.5%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$165	\$166	0.7%		
Deposits	\$162	\$164	0.9%		
Total other borrowings	\$1	\$1	0.0%		
FHLB advances	\$1	\$1	0.0%		
Equity					
Equity capital at quarter end	\$23	\$23	-0.1%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$3	-\$1	NA		
Performance Ratios					
Tier 1 leverage ratio	11.5%	11.4%	--		
Tier 1 risk based capital ratio	16.9%	17.5%	--		
Total risk based capital ratio	18.2%	18.8%	--		
Return on equity ¹	11.7%	10.7%	--		
Return on assets ¹	1.4%	1.3%	--		
Net interest margin ¹	4.8%	4.2%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	59.7%	41.4%	--		
Loss provision to net charge-offs (qtr)	153.8%	0.0%	--		
Net charge-offs to average loans and leases ¹	0.2%	0.0%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	1.8%	7.3%	0.0%	0.0%	--
Closed-end 1-4 family residential	1.0%	0.0%	0.0%	0.2%	--
Home equity	28.8%	3.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.4%	0.0%	--
Commercial & Industrial	2.4%	1.9%	0.2%	-1.0%	--
Commercial real estate	3.6%	7.7%	0.1%	0.4%	--
Total loans	3.1%	3.9%	0.1%	0.0%	--